

Ex. 10

Exhibit

Page 1 of 9

Customer Service: 1-888-480-2432

Mon-Thurs 8 am to 8 pm, Fri 8 am to 6 pm, Sat 8 am to 2 pm CT

3-692-02824-0000472-001-1-001-000-000-000

Your Loan Number: 0600080675

Statement Date: 7/14/17



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

Your Dedicated Loan Specialist is Candice Jackson and can be reached
at (866) 316-2432 EXT. 4670887 or via mail at
8950 Cypress Waters Boulevard, Coppell, TX 75019

IN CASE YOU WERE WONDERING

Why am I receiving this?

Nationstar is required by federal law, the Real Estate Settlement and Procedures Act (RESPA), to complete an escrow account analysis each year to ensure that your escrow account is funded correctly, identify any surplus or shortage in the account, and adjust your monthly payment accordingly. Annual increases or decreases in your escrowed items, such as property taxes or insurance, can cause a shortage or surplus that results in an adjustment to your monthly payment. In addition, we are allowed to maintain a cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law) to help prevent your escrow account from going negative in the event of changing tax and insurance amounts.

What does this mean for me?

The escrow analysis is based on the assumption that your loan is current, and all past due payments have been made. Based on this assumption, your Escrow Account is projected to have more money than needed, resulting in a surplus of \$142.08. If you are behind on your payments this is not a true surplus.

If your account is current, the analysis below will show there to be a surplus, as well as changes in your monthly escrow payment.

What do I need to do?

Please refer to your monthly billing statement for any changes in your monthly payments.

TOTAL PAYMENT	CURRENT MONTHLY PAYMENT	PAYMENT CHANGES**	NEW MONTHLY PAYMENT
Principal And Interest	\$74.60	\$0.00	\$74.60
Escrow	\$49.36	\$0.92	\$50.28
TOTAL PAYMENT	\$123.96	\$0.92	\$124.88
<i>See below for surplus* calculation</i>			

What is a Surplus? A surplus is the difference between the lowest projected balance and the minimum required balance of your account for the coming year, as shown below. Please see second page for coming year details.

MINIMUM REQUIRED BALANCE

\$100.56

LOWEST PROJECTED BALANCE

\$242.64

\$142.08

A TRUE SURPLUS WILL NOT EXIST UNLESS A LOAN IS CURRENT.

Please see the Coming Year Projections table on the back for more details.

ESCROW DISBURSEMENT BREAKDOWN	ANNUAL DISBURSEMENT	ANNUAL CHANGE	ANTICIPATED ANNUAL DISBURSEMENT
County Tax	\$13.38	\$13.38	\$26.76
Hazard Sfr	\$469.00	\$11.00	\$480.00
	\$0.00	\$96.60	\$96.60

IN CASE YOU WERE WONDERING

Why am I receiving this?

Nationstar is required by federal law, the Real Estate Settlement and Procedures Act (RESPA), to complete an escrow account analysis each year to ensure that your escrow account is funded correctly, identify any surplus or shortage in the account, and adjust your monthly payment accordingly. Annual increases or decreases in your escrowed items, such as property taxes or insurance, can cause a shortage or surplus that results in an adjustment to your monthly payment. In addition, we are allowed to maintain a cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law) to help prevent your escrow account from going negative in the event of changing tax and insurance amounts.

What does this mean for me?

The escrow analysis is based on the assumption that your loan is current, and all past due payments have been made. Based on this assumption, your Escrow Account is projected to have more money than needed, resulting in a surplus of \$142.08. If you are behind on your payments this is not a true surplus. If your account is current, the analysis below will show there to be a surplus, as well as changes in your monthly escrow payment.

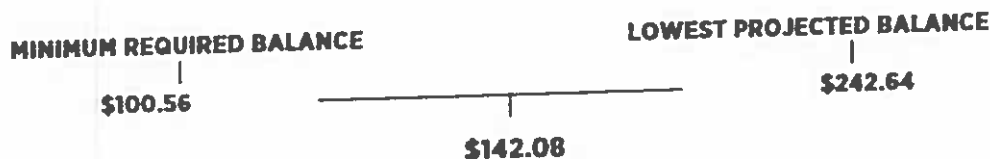
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Principal And Interest	\$74.60	\$0.00	\$74.60
Escrow	\$49.36	\$0.92	\$50.28
TOTAL PAYMENT	\$123.96	\$0.92	\$124.88

See below for surplus calculation

What is a Surplus? A surplus is the difference between the lowest projected balance and the minimum required balance of your account for the coming year, as shown below. Please see second page for coming year details.



A TRUE SURPLUS WILL NOT EXIST UNLESS A LOAN IS CURRENT.

Please see the Coming Year Projections table on the back for more details.

ESCROW DISBURSEMENT BREAKDOWN	ANNUAL DISBURSEMENT	ANNUAL CHANGE	ANTICIPATED ANNUAL DISBURSEMENT
County Tax	\$13.38	\$13.38	\$26.76
Hazard Sfr	\$469.00	\$11.00	\$480.00
Flood Sfr	\$0.00	\$96.60	\$96.60
ANNUAL TOTAL	\$482.38	\$120.98	\$603.36

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at MyNationstar.com.

*A surplus is only available for loans that have no outstanding payments owed.
 **Monthly Payment changes assume there are no outstanding payments owed.

Nationstar is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

PAYMENT(S)

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

PRIOR YEAR ACCOUNT HISTORY AND COMING YEAR PROJECTIONS

This is a statement of the actual activity in your escrow account from 04/17 through 08/17. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$100.56 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$242.64 will be reached in MAY 2018. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of \$142.08*. These amounts are indicated with an arrow (<).

PRIOR ESCROW ANALYSIS ACCOUNT HISTORY

DEPOSITS INTO YOUR ESCROW ACCOUNT			DISBURSEMENTS FROM YOUR ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE	
MONTH	PROJECTED PAYMENT	ACTUAL PAYMENT	PROJECTED DISBURSEMENT	ACTUAL DISBURSEMENT		PROJECTED BALANCE	ACTUAL BALANCE
					Starting Balance	\$518.36	(\$681.36)
					FLOOD SFR	\$518.36	(\$777.96)
4/17	\$0.00	\$0.00	\$0.00	(\$96.60)		\$98.72	(\$1,208.60)
5/17	\$49.36	\$49.36E	(\$469.00)	(\$480.00)		\$148.08	(\$1,172.62)
6/17	\$49.36	\$49.36E	\$0.00	(\$13.38)	COUNTY TAX	\$184.06	\$330.74
7/17	\$49.36	\$1,503.36E	(\$13.38)	\$0.00	COUNTY TAX	\$233.42	\$380.10
8/17	\$49.36	\$49.36E	\$0.00	\$0.00			
TOTAL	\$197.44	\$1,651.44	(\$482.38)	(\$589.98)	ENDING BALANCE	\$233.42	\$380.10

COMING YEAR ESCROW PROJECTIONS

MONTH	PROJECTED PAYMENTS**	PROJECTED DISBURSEMENTS	DESCRIPTION	CURRENT BALANCE	REQUIRED BALANCE PROJECTION
			Starting Balance	\$380.10	\$238.02
				\$430.38	\$288.30
9/17	\$50.28	\$0.00		\$480.66	\$338.58
10/17	\$50.28	\$0.00		\$530.94	\$388.86
11/17	\$50.28	\$0.00		\$581.22	\$439.14
12/17	\$50.28	\$0.00		\$631.50	\$489.42
1/18	\$50.28	\$0.00		\$681.78	\$539.70
2/18	\$50.28	(\$13.38)	COUNTY TAX	\$668.40	\$526.32
3/18	\$50.28	(\$96.60)	FLOOD SFR	\$622.08	\$480.00
4/18	\$50.28	\$0.00		\$672.36	\$530.28
5/18	\$50.28	(\$480.00)	HAZARD SFR	\$242.64	\$100.56 <
6/18	\$50.28	\$0.00		\$292.92	\$150.84
7/18	\$50.28	(\$13.38)	COUNTY TAX	\$329.82	\$187.74
8/18	\$50.28	\$0.00		\$380.10	\$238.02
TOTAL	\$603.36	(\$603.36)	ENDING BALANCE	\$380.10	\$238.02

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions about this statement, please call our Customer Service Department toll-free at 1-888-480-2432.

*A surplus is only available for loans that have no outstanding payments owed.

**Monthly Payment changes assume there are no outstanding payments owed.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

A Guide To Your Escrow Statement

Nationstar
MORTGAGE

What is an Annual Escrow Account Statement?

Nationstar Mortgage may pay certain bills associated with your property and loan agreement. These can include property taxes, hazard insurance (also called Homeowner's Insurance or Property Insurance), flood insurance (if applicable), and FHA insurance or private mortgage insurance (MIP or PMI) from your escrow account. An Annual Escrow Account Statement, also called an escrow analysis, is a review and recalculation of this account. Nationstar Mortgage must perform this analysis and send the results to our customers with escrow accounts each year.

The escrow analysis compares the deposits collected each month in the escrow account with the amounts paid out of the account during the twelve-month* escrow cycle. Based on this information, we calculate the projected amount necessary to pay these bills for the next cycle and divide the total projected amount by twelve to determine the monthly escrow deposit. Finally, the statement shows how the escrow changes will affect your monthly payment.

This guide will help to explain how to read your Annual Escrow Account Statement. Each circled number illustrated on the sample escrow analysis below corresponds to a description. Please read these carefully.

1 Payment Changes

This section notifies you of the effective date of any payment change. It also compares your current monthly payment with your new monthly payment.

2 Determining your Shortage or Surplus

This section explains how Nationstar determines whether your escrow account has a shortage or a surplus.

In accordance with the Real Estate Settlement Procedures Act (RESPA), your escrow account is required to maintain a minimum balance equal to one sixth of the total annual escrow disbursements, unless otherwise specified by state law. On the reverse side of your statement, we have projected your monthly escrow account balance and have indicated the month in which you are expected to have the lowest projected balance (see section 6).

In order to determine whether your escrow account has a surplus or a shortage, we must calculate whether your lowest projected balance is greater or less than your minimum required balance. To determine this, the minimum required balance is subtracted from your lowest projected balance. If the result is positive, you have a surplus. If it is negative, you have a shortage. In this example, the lowest projected balance is \$<amt>, and the minimum required balance is \$<amt>. The sum of this equation is \$<amt>, which means the account has a <surplus/shortage> of \$<amt>.

If your account has a shortage, the total amount is typically divided evenly over a twelve month period and added to your monthly payment.* To reduce the increase in your monthly payment, the shortage can be paid either partially or in full as a lump sum payment.

If your account has a surplus of \$50.00 or greater, and your loan was contractually current† at the time the analysis was run or calculated, a check will accompany your escrow statement. If your account has a surplus less than \$50.00, the funds will be retained in your escrow account unless otherwise specified by state law.

3

Escrow Payment Breakdown

This section shows a breakdown of your total annual escrow disbursements for the current year and projections for the upcoming year. If you have any questions or concerns about any of the numbers in this section, please contact your insurance provider or taxing authority directly.

*If you currently have a modification or other workout on your loan, this period may be longer or shorter.

†This analysis assumes that your account is contractually current. If your account is not current, please note that you will not be able to receive any funds associated with a surplus until your account is brought current.

692-3562 0115F - Shortage

Nationstar Annual Escrow Account Disclosure Statement

Customer Service: 1-888-480-1412
Hours: Mon-Fri 9 am to 6 pm, Sat 9 am to 2 pm CST
Fax: 692-3562
Website: 692-3562
Address: 10000 N. 10th Ave, Suite 100, Denver, CO 80231

Why am I receiving this? Due to changes in tax and insurance premiums, Nationstar Mortgage completes an analysis each year to ensure that your escrow account is funded correctly and to pay your monthly payment accordingly. According to RESPA requirements, your account is required to maintain a minimum balance equal to two months of escrow payments unless the law provides otherwise. This analysis helps to prevent a negative balance in the event of changing tax and insurance amounts.

What does this mean for me? Because your Escrow Account has less money than needed, there is a shortage of \$227.00. Due to this shortage and changes in your taxes and insurance premiums, your total monthly escrow payment will increase by \$18.92. Effective 11/1/2018, your new total monthly payment will be \$1,286.90.

What do I need to do? You may either 1) make the new monthly payment based on your monthly billing requirements, or 2) pay the shortage in full by 11/1/2018. If you choose to pay the shortage in full, you will not have to make the new monthly payment until 11/1/2019. If you choose to pay the shortage in full, please note that your new total monthly payment will be \$1,278.98, which includes adjustments made for changes in taxes and insurance premiums.

	Current Payment	Payment Change	New Monthly Payment
Total Payment	\$ 1,258.00	\$ 28.90	\$ 1,286.90
Principal and Interest	\$ 742.41	\$ -	\$ 742.41
Taxes	\$ 442.22	\$ 28.92	\$ 471.14
Shortage	\$ 13.37	\$ 13.37	\$ 26.74

1

What is a Shortage? A Shortage is the difference between the lowest projected balance of your account for the upcoming year and your minimum required balance. To prevent a negative balance, shortages are typically divided by 12 months and added to your monthly payment. If you have any questions or concerns about any of the numbers in this section, please contact your insurance provider or taxing authority directly.

	Current Projected Balance	Minimum Required Balance	Shortage
Current Projected Balance	\$ 511.00	\$ 227.00	\$ 284.00
Minimum Required Balance	\$ 227.00	\$ 227.00	\$ 0.00
Shortage	\$ 284.00	\$ 227.00	\$ 57.00

2

Please use the Escrow Payment Breakdown below on the back of this statement.

	Current Year	Next Year	Change
Escrow Disbursements	\$ 1,258.00	\$ 1,286.90	\$ 28.90
Escrow Payments	\$ 1,258.00	\$ 1,286.90	\$ 28.90
Shortage	\$ 284.00	\$ 284.00	\$ 0.00
Surplus	\$ 0.00	\$ 0.00	\$ 0.00

3

Please contact your local taxing authority or insurance provider for questions regarding your taxes and insurance. For more information, visit www.nationstar.com.

Nationstar
MORTGAGE

This section provides some possible reasons why you may see a change in your upcoming monthly escrow payment.

This current year account history shows the projected and actual payments, disbursements and monthly balances for the current year. This section will tell us whether the projections were accurate or whether they need to be adjusted for the coming year.

This section shows the projected payments, disbursements and monthly balances for the coming year. This is also where you will find what your lowest projected account balance will be, which allows us to calculate your account's surplus or shortage amount.

692-3563-0115B • Shortage

9-692-90355-0006894-002-1-001-000-000-000

Your Loan Number: 0600080675
Statement Date: 3/29/17THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EXT. 4670715 or via mail at
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IN CASE YOU WERE WONDERING

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Nationstar is required by federal law, the Real Estate Settlement and Procedures Act (RESPA), to complete an escrow account analysis each year to ensure that your escrow account is funded correctly, identify any surplus or shortage in the account, and adjust your monthly payment accordingly. Annual increases or decreases in your escrowed items, such as property taxes or insurance, can cause a shortage or surplus that results in an adjustment to your monthly payment. In addition, we are allowed to maintain a cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law) to help prevent your escrow account from going negative in the event of changing tax and insurance amounts.

What does this mean for me?

The escrow analysis is based on the assumption that your loan is current, and all past due payments have been made. Based on this assumption, your Escrow Account is projected to have more money than needed, resulting in a surplus of \$157.76. If you are behind on your payments this is not a true surplus.

If your account is current, the analysis below will show there to be a surplus, as well as changes in your monthly escrow payment.

What do I need to do?

Please refer to your monthly billing statement for any changes in your monthly payments.

TOTAL PAYMENT	CURRENT MONTHLY PAYMENT	PAYMENT CHANGES**	NEW MONTHLY PAYMENT
Principal And Interest	\$74.60	\$0.00	\$74.60
Escrow	\$49.36	\$0.00	\$49.36
TOTAL PAYMENT	\$123.96	\$0.00	\$123.96
<i>See below for surplus* calculation</i>			

What is a Surplus? A surplus is the difference between the **lowest projected balance** and the **minimum required balance** of your account for the coming year, as shown below. Please see second page for coming year details.

MINIMUM REQUIRED BALANCE

\$98.72

LOWEST PROJECTED BALANCE

\$256.48

\$157.76

A TRUE SURPLUS WILL NOT EXIST UNLESS A LOAN IS CURRENT.

Please see the Coming Year Projections table on the back for more details.

ESCROW DISBURSEMENT BREAKDOWN	ANNUAL DISBURSEMENT	ANNUAL CHANGE	ANTICIPATED ANNUAL DISBURSEMENT
County Tax	\$13.38	\$13.38	\$26.76
Hazard Str	\$469.00	\$0.00	\$469.00
Flood Str	\$96.52	\$0.00	\$96.52
		\$13.38	\$592.28

PAYMENT(S)

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or amount changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

PRIOR YEAR ACCOUNT HISTORY AND COMING YEAR PROJECTIONS

This is a statement of the actual activity in your escrow account from 05/16 through 12/17. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$98.72 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$256.48 will be reached in MAY 2017. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of \$157.76. These amounts are indicated with an arrow (<).

PRIOR ESCROW ANALYSIS ACCOUNT HISTORY

DEPOSITS INTO YOUR ESCROW ACCOUNT			DISBURSEMENTS FROM YOUR ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE	
MONTH	PROJECTED PAYMENT	ACTUAL PAYMENT	PROJECTED DISBURSEMENT	ACTUAL DISBURSEMENT		PROJECTED BALANCE	ACTUAL BALANCE
					Starting Balance	\$417.44	(\$377.58)
					HAZARD SFR	\$417.44	(\$846.58)
5/16	\$0.00	\$0.00	\$0.00	(\$469.00)	COUNTY TAX	\$417.44	(\$859.97)
6/16	\$0.00	\$0.00	\$0.00	(\$13.39)	FLOOD SFR	\$466.80	(\$618.62)
1/17	\$49.36	\$337.87E	\$0.00	(\$96.52)	COUNTY TAX	\$466.80	(\$632.00)
1/17	\$0.00	\$0.00E	\$0.00	(\$13.38)		\$516.16	(\$582.64)
2/17	\$49.36	\$49.36E	\$0.00	\$0.00	FLOOD SFR	\$469.00	\$626.76
3/17	\$49.36	\$1,305.92E	(\$96.52)	(\$96.52)		\$518.36	\$676.12
4/17	\$49.36	\$49.36E	\$0.00	\$0.00	HAZARD SFR	\$98.72	\$676.12
5/17	\$49.36	\$0.00	(\$469.00)	\$0.00		\$148.08	\$676.12
6/17	\$49.36	\$0.00	\$0.00	\$0.00	COUNTY TAX	\$184.06	\$676.12
7/17	\$49.36	\$0.00	(\$13.38)	\$0.00		\$233.42	\$676.12
8/17	\$49.36	\$0.00	\$0.00	\$0.00		\$282.78	\$676.12
9/17	\$49.36	\$0.00	\$0.00	\$0.00		\$332.14	\$676.12
10/17	\$49.36	\$0.00	\$0.00	\$0.00		\$381.50	\$676.12
11/17	\$49.36	\$0.00	\$0.00	\$0.00		\$430.86	\$676.12
12/17	\$49.36	\$0.00	\$0.00	\$0.00		\$430.86	\$676.12
TOTAL	\$592.32	\$1,742.51	(\$578.90)	(\$688.81)	ENDING BALANCE	\$430.86	\$676.12

COMING YEAR ESCROW PROJECTIONS

MONTH	PROJECTED PAYMENTS**	PROJECTED DISBURSEMENTS	DESCRIPTION	CURRENT BALANCE	REQUIRED BALANCE PROJECTION
			Starting Balance	\$676.12	\$518.36
			HAZARD SFR	\$256.48	\$98.72 <
5/17	\$49.36	(\$469.00)		\$305.84	\$149.08
6/17	\$49.36	\$0.00	COUNTY TAX	\$341.62	\$184.06
7/17	\$49.36	(\$13.38)		\$391.18	\$233.42
8/17	\$49.36	\$0.00		\$440.54	\$282.78
9/17	\$49.36	\$0.00		\$489.90	\$332.14
10/17	\$49.36	\$0.00		\$539.26	\$381.50
11/17	\$49.36	\$0.00		\$588.62	\$430.86
12/17	\$49.36	\$0.00		\$637.98	\$480.22
1/18	\$49.36	\$0.00	COUNTY TAX	\$673.96	\$516.20
2/18	\$49.36	(\$13.38)	FLOOD SFR	\$626.80	\$469.04
3/18	\$49.36	(\$96.52)		\$676.16	\$518.40
4/18	\$49.36	\$0.00		\$676.16	\$518.40
TOTAL	\$592.32	(\$592.28)	ENDING BALANCE	\$676.16	\$518.40

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0-692-83710-0013906-003-1-001-000-000-000

Customer Service: 1-888-480-2432

Mon-Thurs 8 am to 8 pm, Fri 8 am to 6 pm, Sat 8 am to 2 pm CT

Your Loan Number: 0600080675

Statement Date: 1/27/17

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EXT 4670715 or via mail at
8950 Cypress Waters Boulevard, Coppell, TX 75019



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

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What do I need to do?

Please refer to your monthly billing statement for any changes in your monthly payments.

TOTAL PAYMENT	CURRENT MONTHLY PAYMENT	PAYMENT CHANGES**	NEW MONTHLY PAYMENT
Principal And Interest	\$68.00	\$0.00	\$68.00
Escrow	\$64.94	(\$15.58)	\$49.36
Shortage Spread	\$42.35	(\$42.35)	\$0.00
TOTAL PAYMENT	\$175.29	(\$57.93)	\$117.36

See below for surplus* calculation

What is a Surplus? A surplus is the difference between the lowest projected balance and the minimum required balance of your account for the coming year, as shown below. Please see second page for coming year details.

MINIMUM REQUIRED BALANCE

\$98.72

LOWEST PROJECTED BALANCE

\$256.48

\$157.76

A TRUE SURPLUS WILL NOT EXIST UNLESS A LOAN IS CURRENT.

Please see the Coming Year Projections table on the back for more details.

ESCROW DISBURSEMENT BREAKDOWN	ANNUAL DISBURSEMENT	ANNUAL CHANGE	ANTICIPATED ANNUAL DISBURSEMENT
County Tax	\$26.78	(\$0.02)	\$26.76
Hazard Sfr	\$464.00	\$5.00	\$469.00
Flood Sfr	\$288.51	(\$191.99)	\$96.52
ANNUAL TOTAL	\$779.29	(\$187.01)	\$592.28

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at MyNationstar.com.

PAYMENT(S)	TAXES	INSURANCE
<ul style="list-style-type: none"> • Monthly payment(s) received were less than or greater than expected • Monthly payment(s) received earlier or later than expected • Previous overage returned to escrow • Previous deficiency/shortage not paid entirely 	<ul style="list-style-type: none"> • Tax rate and/or assessed value changed • Exemption status lost or changed • Supplemental/Delinquent tax paid • Paid earlier or later than expected • Tax installment not paid • Tax refund received • New tax escrow requirement paid 	<ul style="list-style-type: none"> • Premium changed • Coverage changed • Additional premium paid • Paid earlier or later than expected • Premium was not paid • Premium refund received • New insurance escrow requirement paid • Force placed insurance premium paid

PRIOR YEAR ACCOUNT HISTORY AND COMING YEAR PROJECTIONS

This is a statement of the actual activity in your escrow account from 04/16 through 04/17. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$98.72 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$256.48 will be reached in MAY 2017. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of \$157.76*. These amounts are indicated with an arrow (<).

PRIOR ESCROW ANALYSIS ACCOUNT HISTORY

DEPOSITS INTO YOUR ESCROW ACCOUNT			DISBURSEMENTS FROM YOUR ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE	
MONTH	PROJECTED PAYMENT	ACTUAL PAYMENT	PROJECTED DISBURSEMENT	ACTUAL DISBURSEMENT		PROJECTED BALANCE	ACTUAL BALANCE
					Starting Balance	\$528.94	(\$189.07)
4/16	\$0.00	\$0.00	\$0.00	(\$288.51)	FLOOD SFR	\$528.94	(\$377.58)
5/16	\$64.94	\$107.29E	(\$464.00)	(\$469.00)		\$129.88	(\$739.29)
6/16	\$64.94	\$107.29E	\$0.00	(\$13.39)	COUNTY TAX	\$194.82	(\$645.39)
7/16	\$64.94	\$107.29E	(\$13.39)	\$0.00	COUNTY TAX	\$246.37	(\$538.10)
8/16	\$64.94	\$107.29E	\$0.00	\$0.00		\$311.31	(\$430.81)
9/16	\$64.94	\$107.29E	\$0.00	\$0.00		\$376.25	(\$323.52)
10/16	\$64.94	\$107.29E	\$0.00	\$0.00		\$441.19	(\$216.23)
11/16	\$64.94	\$107.29E	\$0.00	\$0.00		\$506.13	(\$108.94)
12/16	\$64.94	\$107.29E	\$0.00	\$0.00		\$571.07	(\$1.65)
1/17	\$64.94	\$686.75E	\$0.00	(\$96.52)	FLOOD SFR	\$636.01	\$588.58
1/17	\$0.00	\$0.00E	\$0.00	(\$13.38)	COUNTY TAX	\$636.01	\$575.20
2/17	\$64.94	\$0.00	(\$13.39)	\$0.00	COUNTY TAX	\$687.56	\$575.20
3/17	\$64.94	\$0.00	(\$288.51)	\$0.00	FLOOD SFR	\$463.99	\$575.20
4/17	\$64.94	\$0.00	\$0.00	\$0.00		\$528.93	\$575.20
TOTAL	\$779.28	\$1,545.07	(\$779.29)	(\$880.80)	ENDING BALANCE	\$528.93	\$575.20

COMING YEAR ESCROW PROJECTIONS

MONTH	PROJECTED PAYMENTS**	PROJECTED DISBURSEMENTS	DESCRIPTION	CURRENT BALANCE	REQUIRED BALANCE PROJECTION
			Starting Balance	\$575.20	\$417.44
1/17	\$49.36	\$0.00		\$624.56	\$466.80
2/17	\$49.36	\$0.00		\$673.92	\$516.16
3/17	\$49.36	(\$96.52)	FLOOD SFR	\$626.76	\$469.00
4/17	\$49.36	\$0.00		\$676.12	\$518.36
5/17	\$49.36	(\$469.00)	HAZARD SFR	\$256.48	\$98.72 <
6/17	\$49.36	\$0.00		\$305.84	\$148.08
7/17	\$49.36	(\$13.38)	COUNTY TAX	\$341.82	\$184.06
8/17	\$49.36	\$0.00		\$391.18	\$233.42
9/17	\$49.36	\$0.00		\$440.54	\$282.78
10/17	\$49.36	\$0.00		\$489.90	\$332.14
11/17	\$49.36	\$0.00		\$539.26	\$381.50
12/17	\$49.36	\$0.00		\$588.62	\$430.86
TOTAL	\$592.32	(\$578.90)	ENDING BALANCE	\$588.62	\$430.86

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions about this statement, please call our Customer Service Department toll-free at 1-888-480-2432.

*A surplus is only available for loans that have no outstanding payments owed.

**Monthly Payment changes assume there are no outstanding payments owed.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.